

10/25/00
JC946C10-26-06
A

Please type an ** inside this box

**UTILITY
PATENT APPLICATION
TRANSMITTAL**
(Only for new nonprovisional applications under 37 CFR 1.53(b))

PTO/SB/05 (4/98) Approved for use through 09/30/2000. OMB 0651-0032
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Attorney Docket No.		4034-48
First Named Inventor or Application Identified		William Fitzpatrick et al.
Title	System For Providing Financial Services	
Express Mail Label No.	EL478364993US	

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO: **Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231**

1. *Fee Transmittal Form
(Submit an original, and a duplicate for fee processing)
2. Specification **[Total Pages** 35
(preferred arrangement as set forth below)
 - Descriptive title of the invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R D
 - Reference to Microfiche Appendix
 - Background of the invention
 - Brief Summary of the invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
3. Drawing(s) (35 USC 113) **[Total Sheets** 16
4. Oath or Declaration **[Total Pages** 3
 a. Newly executed (original or copy)
 b.

(for continuation divisional with Box 17 completed)
[Note Box 5 below]

i. **DELETION OF INVENTOR(S)**

Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).

***NOTE FOR ITEMS 1 & 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 CFR § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 CFR § 1.28).**

5. Microfiche Computer Program (Appendix)
6. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
 - a. Computer Readable Copy
 - b. Paper Copy (identical to computer copy)
 - c. Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

7. Assignment Papers (cover sheet & documents(s))
8. 37 CFR 3.73(b) Statement Power of Attorney
(when there is an assignee)
9. English Translation Document (if applicable)
10. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
11. Preliminary Amendment
12. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
13. *Small Entity Statements(s) Status still proper and desired (PTO/SB-09-12)
14. Certified Copy of Priority Document(s)
(if foreign priority is claimed)
15. Other: Certification of Mailing

16. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information below and in a preliminary amendment:

Continuation Divisional Continuation-in-part (CIP) of prior application No: _____

Prior application information: Examiner: _____ Group/Art Unit: _____

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS

<input type="checkbox"/> Customer Number or Bar Code Label	(Insert Customer No. or Attach bar code label here)		or <input type="checkbox"/> Correspondence address below		
NAME	Leslie Gladstone Restaino, Esq. Riker, Danzig, Scherer, Hyland & Perretti LLP				
ADDRESS	Headquarters Plaza One Speedwell Avenue				
CITY	Morristown	STATE	NJ	ZIP CODE	07962
COUNTRY	USA	TELEPHONE	973-538-0800	FAX	973-359-0984

Name (Print/Type)	Leslie Gladstone Restaino, Esq.	Registration No. (Attorney/Agent)	38,893	
Signature	<i>Leslie Gladstone Restaino</i>		Date	October 25, 2000

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to The Chief Information Officer, Patent and Trademark Office, Washington, DC 20231.
DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.
Small Entity payments must be supported by a small entity statement
 otherwise large entity fees must be paid. See Forms PTO/SB/09-12
 See 37 C.F.R. § 1.27 and 1.28

TOTAL AMOUNT OF PAYMENT **(\$)** **830.00**

Complete if Known

Application Number			
Filing Date			
First Named Inventor	William Fitzpatrick et al.		
Examiner Name			
Group/Art Unit			
Attorney Docket Number	4034-48		

METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number **50-0444**

Deposit Account Name **Riker, Danzig, Scherer, Hyland & Peretti LLP**

Charge Any Additional Fee Required Under 37 C.F.R. § 1.16 and 1.17

2. Payment Enclosed:

Check Money Order Other

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105	130	05	5 Surcharge - late filing fee or oath
17	50	7	5 Surcharge - late provision filing fee or cover sheet
13	130	13	130 Non-English specification
147	2,520	147	2,520 For filing a request for reexamination
112	20	112	20 Requesting publication of SIR prior to Examiner action
113	1,840	113	1,840 Requesting publication of SIR after Examiner action
115	110	215	55 Extension for reply within first month
116	380	216	10 Extension for reply within second month
117	870	217	435 Extension for reply within third month
118	1,360	218	680 Extension for reply within fourth month
128	1,850	228	925 Extension for reply within fifth month
119	300	219	150 Notice of Appeal
120	300	220	150 Filing a brief in support of an appeal
121	260	221	130 Request for oral hearing
138	1,510	138	1,510 Petition to institute a public use proceeding
140	110	240	55 Petition to revive - unavoidable
141	1,210	241	605 Petition to revive - unintentional
142	1,210	242	605 Utility issue fee (or reissue)
143	430	243	215 Design issue fee
144	580	244	290 Plant issue fee
122	130	122	130 Petitions to the Commissioner
123	50	123	50 Petitions related to provisional applications
126	240	126	240 Submission of Information Disclosure Stmt
581	40	581	40 Recording each patent assignment per property (times number of properties)
146	690	246	380 Filing a submission after final rejection (37 CFR 1.129(a))
149	690	249	380 For each additional invention to be examined (37 CFR 1.129(b))
Other fee (specify)			
**Reduced byasic Filing Fee Paid			SUBTOTAL (3) (\$) 40.00

2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee From below	Fee Paid
16	-20* = 0	X 18 = 0	0
Independent Claims 4	- 3* = 1	X 80 = 80	80.00

Multiple Dependent

* or number previously paid, if greater, For Reissues, see below

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103	18	203 9 Claims in excess of 20
102	80	202 40 Independent claims in excess of 3
104	270	204 135 Multiple dependent claim
109	80	209 40 *Reissue independent claims over original patent
110	18	210 9 *Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$) **80.00**

Complete (if applicable)

Name (Print/Type)	Leslie Gladstone Restaino, Esq.	Registration No. (Attorney/Agent)	38,893	Telephone	973-538-0800
Signature	<i>Leslie Gladstone Restaino</i>			Date	October 25, 2000

WARNING:

Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Attorney Docket No.:
For:

William Fitzpatrick et al.
4034-48
SYSTEM FOR PROVIDING FINANCIAL SERVICES

10931 U.S. PTO
09/696693
10/25/00



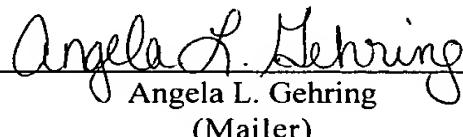
Headquarters Plaza
One Speedwell Avenue
Morristown, N.J. 07962
October 25, 2000

Box Patent Application
Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

CERTIFICATION

I hereby certify that this paper, bearing Express Mailing Label No. EL478364993US, together with the accompanying papers directed to the above-identified Utility Patent Application are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231.



Angela L. Gehring
(Mailer)

2956380.01

10/25/00